WHAT IS CLAIMED IS:

1   1.   A single source money management system, comprising

2   (a)   a money management account;

3   (b)   depositing money to said money management account directly from
4   payroll using automatic deposit;

5   (c)   paying recurring bills on a user determined schedule directly from
6   said money management account; and

7   (d)   depositing excess funds from said money management account
8   into a discretionary fund account.

1   2.   A single source money management system, comprising:

2   (a)   establishing a money management account;

3   (b)   establishing a discretionary fund account;

4   (c)   depositing/transferring money to said money management account
5   directly using automatic payment of at least one customer's
6   predictable payment;

7   (d)   retaining money in said money management account as required
8   for bill payment;

9   (e)   depositing/transferring excess money from said money
10   management account into said discretionary fund account; and

11   (f)   paying bills on a customer determined schedule directly from said
12   money management account using said money retained in said
13   money management account.

1   3.   The single source money management system of claim 2, said at
2 least one predictable payment being a paycheck and said automatic payment being
3 automatic payroll deduction.

1   4.   The single source money management system of claim 2 wherein a

2 customer has ultimate control of at least one step selected from the group consisting of:

3   (a)   depositing/transferring money to said money management account;

4   (b)   depositing/transferring excess money into said discretionary fund

5   account; and

6   (c)   paying bills.

1   5.   The single source money management system of claim 2, wherein

2 paying bills on a customer determined schedule is automated.

1   6.   The single source money management system of claim 2, wherein

2 paying bills further comprises at least one step selected from the group consisting of:

3   (a)   paying at least one one-time bill;

4   (b)   paying recurring bills having a fixed value; and

5   (c)   paying recurring bills having a variable value.

1   7.   The single source money management system of claim 2, further

2 comprising an advanced messaging system used to securely transmit information and

3 facilitate a wide variety of online services.

1   8.   The single source money management system of claim 2, further

2 comprising using an advanced messaging system through which a customer enables

3 digital information from different sources to be independently authorized to be linked

4 together.

1   9.   The single source money management system of claim 2 in which

2 sensitive information is originated, said system maintaining said sensitive information by

3 the originator of said sensitive information.

1   10.   The single source money management system of claim 2 in which

2 one time unique transaction codes are used to facilitate transmissions and transfers.

1   11.   The single source money management system of claim 2, further

2 comprising:

3   (a)   establishing a loan account in response to an application for a loan
4   account;

5   (b)   granting a loan for a loan purchase from a vendor in response to an
6   application for a loan purchase;

7   (c)   depositing/transferring payment for said loan purchase directly said
8   financial institution depositing/transferring payment for said loan
9   purchase directly to at least one payment recipient selected from
10   the group consisting of:

11   (i)   said vendor;

12   (ii)   a single source money management system administrator;

13   (iii)   an insurer;

14   (iv)   a credit card processor; and

15   (v)   at least two payment recipients selected from the group
16   consisting of (i)-(iv).

17   (d)   depositing/transferring repayment of said loan from said loan
18   account from said money management account.

1   12.   The single source money management system of claim 11 wherein
2 granting a loan in response to an application for a loan purchase may be repeated for
3 multiple loan purchases.

1   13.   The single source money management system of claim 11,
2 depositing/transferring repayment further comprising:

3   (a)   retaining a portion of said money from said customer's paycheck
4   equal to a portion of said loan in said money management account;
5   and

6   (b)   repaying at least a portion of said loan by depositing/transferring
7   money equal to said portion of said loan from said money
8   management account to said loan account.

1   14.   The single source money management system of claim 2 further

2 including establishing a loan account, loans taken on said loan account being approved

3 by an issuing financial institution based at least in part on the reliability factor provided

4 by the use of said single source money management system.

1   15.   The single source money management system of claim 14 wherein

2 said reliability factor is at least one factor selected from a group consisting of:

3   (a)   security provided by direct deposit into the money management

4   account;

5   (b)   the customer's work history;

6   (c)   the security provided by automatic and timely payments;

7   (d)   the presence of insurance and/or deposit protection devices;

8   (e)   the reduction of the financial institution's transaction processing

9   costs providing a financial buffer for loan defaults;

10   (f)   the security of having the payment of loans prior to transfers to the

11   discretionary fund account; and

12   (g)   the customer's commitment to maintain direct deposit to the

13   financial institution until the loan is repaid in full.

1   16.   The single source money management system of claim 2, said step

2 of establishing a discretionary fund account further comprising establishing a

3 discretionary fund account to hold money in excess of said bill amount.

1   17.   The single source money management system of claim 2, said step

2 of depositing/transferring money to said money management account may be done by

3 electronic transfer.

1   18.   The single source money management system of claim 2, said step

2 of depositing/transferring excess money from said money management account into

3 said discretionary fund account may be done by electronic transfer.

1   19.   The single source money management system of claim 2, said step

2   of paying bills may be done electronically.

1   20.   A single source money management system, comprising:

2   (a)   at least one customer seeking to manage finances;

3   (b)   at least one predictable payment system having automatic payment

4   capabilities;

5   (c)   at least one financial institution capable of receiving predictable

6   payment from said at least one predictable payment system;

7   (d)   at least one money management account established at said at

8   least one financial institution for each said at least one customer,

9   said at least one financial institution depositing/transferring a

10   customer predetermined dollar amount of said predictable payment

11   for each said at least one customer to an associated said at least

12   one money management account;

13   (e)   at least one discretionary fund account established at said at least

14   one financial institution for each said at least one customer, said at

15   least one financial institution depositing/transferring money in

16   excess of said customer predetermined dollar amount from said

17   predictable payment for each said at least one customer to an

18   associated said at least one discretionary fund account; and

19   (f)   at least one bill pay system for paying bills from money withdrawn

20   from said at least one money management account.

1   21.   The single source money management system of claim 20 further

2   comprising at least one employer employing each said at least one customer, said at

3   least one predictable payment system being an at least one payroll system provided by

4   said at least one employer, said at least one payroll system having automatic payroll

5   deduction capabilities.

1 22. The single source money management system of claim 20, said at
2 least one customer having ultimate control of at least one step selected from the group
3 consisting of:

4 (a) depositing/transferring money to said money management account;

5 (b) depositing/transferring excess money into said discretionary fund
6 account; and

7 (c) paying bills.

1 23. The single source money management system of claim 20, said at
2 least one financial institution automatically depositing/transferring said customer
3 predetermined dollar amount.

1 24. The single source money management system of claim 20, said at
2 least one bill pay system for paying bills automatically.

1 25. The single source money management system of claim 20, said at
2 least one bill pay system for paying bills selected from the group consisting of:

3 (a) at least one one-time bill;

4 (b) at least one recurring bill having a fixed value; and

5 (c) at least one recurring bill having a variable value.

1 26. The single source money management system of claim 20, further
2 comprising an advanced messaging system used to securely transmit information and
3 facilitate a wide variety of online services.

1 27. The single source money management system of claim 20, further
2 comprising using an advanced messaging system through which a customer enables
3 digital information from different sources to be independently authorized to be linked
4 together.

1 28. The single source money management system of claim 20 in which
2 sensitive information is originated, said system maintaining said sensitive information by
3 the originator of said sensitive information.

1　　　　　29.　The single source money management system of claim 20 in which
2　one time unique transaction codes are used to facilitate transmissions and transfers.

1　　　　　30.　The single source money management system of claim 20, further
2　comprising:

3　　　　　　　(a)　at least one loan account established at said at least one financial
4　　　　　　　　　　institution in response to an application for a loan account from at
5　　　　　　　　　　least one said at least one customer;

6　　　　　　　(b)　at least one vendor from which said at least one customer makes a
7　　　　　　　　　　loan purchase by submitting an application for a loan purchase to
8　　　　　　　　　　said at least one financial institution, said at least one financial
9　　　　　　　　　　institution granting a loan for said loan purchase from said at least
10　　　　　　　　　　one vendor;

11　　　　　　　(c)　said at least one financial institution depositing/transferring
12　　　　　　　　　　payment for said loan purchase directly to said at least one vendor;
13　　　　　　　　　　and

14　　　　　　　(d)　said at least one bill pay system depositing/transferring repayment
15　　　　　　　　　　of said loan from said loan account from said money management
16　　　　　　　　　　account.

1　　　　　31.　The single source money management system of claim 30 said at
2　least one financial institution granting a loan for said loan purchase indirectly from said
3　at least one vendor.

1　　　　　32.　The single source money management system of claim 30 further
2　comprising a plurality of vendors from which said at least one customer makes loan
3　purchases by submitting applications for a loan purchases.

1　　　　　33.　The single source money management system of claim 30 said at
2　least one customer making a plurality of loan purchases by submitting a plurality of
3　applications for a plurality of loan purchases.

1   34.   The single source money management system of claim 30, said

2 financial institution depositing/transferring repayment further comprising:

3   (a)   said financial institution retaining a portion of said money from said

4   customer's at least one predictable payment system equal to a

5   portion of said loan in said money management account; and

6   (b)   said financial institution repaying at least a portion of said loan by

7   depositing/transferring money equal to said portion of said loan

8   from said money management account to said loan account.

1   35.   The single source money management system of claim 20, said at

2 least one financial institution distributing said predictable payment for each said at least

3 one customer in a manner selected from the group consisting of:

4   (a)   said at least one financial institution depositing/transferring said

5   customer predetermined dollar amount of said predictable payment

6   for each said at least one customer to said associated said at least

7   one money management account and simultaneously

8   depositing/transferring money in excess of said customer

9   predetermined dollar amount from said predictable payment for

10   each said at least one customer to said associated said at least one

11   discretionary fund account;

12   (b)   said at least one financial institution depositing/transferring the

13   entire said predictable payment to said at least one money

14   management account and, thereafter retaining said customer

15   predetermined dollar amount of said predictable payment for each

16   said at least one customer in said associated said at least one

17   money management account and depositing/transferring money in

18   excess of said customer predetermined dollar amount from said

19   predictable payment for each said at least one customer to said

20   associated said at least one discretionary fund account; and

21   (c)   said at least one financial institution depositing/transferring the

22   entire said predictable payment to said at least one discretionary

23   fund account and, thereafter depositing/transferring said customer

24   predetermined dollar amount of said predictable payment for each

25   said at least one customer to said associated said at least one

26   money management account.

1   36.   The single source money management system of claim 20, further

2 comprising a secure internet shopping system linked via a network to a financial

3 institution web system of said at least one financial institution, said secure internet

4 shopping system comprising:

5   (a)   at least one vendor linked to said network, each said at least one

6   vendor offering at least one good/service;

7   (b)   said at least one customer selecting via said network at least one

8   good/service from a selected one of said at least one vendor;

9   (c)   said single source money management system presenting a list of

10   accounts at said at least one financial institution for said at least

11   one customer;

12   (d)   said at least one customer selecting an account from said list of

13   accounts from which to make payment for a selected at least one

14   goods/services;

15   (e)   said at least one customer being transferred to said financial

16   institution web system;

17   (f)   said at least one customer authorizing payment for said selected at

18   least one goods/services at said financial institution web system;

19   and

20   (g)   said at least one financial institution depositing/transferring

21   payment for said at least one selected goods/services.

1   37.   A single source money management system used by a financial

2 institution to allow customers to automate their committed spending, said system

3 comprising:

4   (a)   said financial institution establishing a money management account

5   and a discretionary fund account in response to a customer's

6   request to participate in said system;

7   (b)   said financial institution receiving money on a periodic basis from a

8   customer's at least one predictable payment system having

9   automatic payment capabilities;

10   (c)   said financial institution depositing/transferring said money to said

11   money management account;

12   (d)   said financial institution retaining money in said money

13   management account as required for bill payment;

14   (e)   said financial institution depositing/transferring excess money from

15   said money management account into said discretionary fund

16   account; and

17   (f)   said financial institution paying bills on a customer determined

18   schedule directly from said money management account using said

19   money retained in said money management account.

1   38.   The single source money management system of claim 37, further

2 comprising:

3   (a)   said financial institution establishing a loan account in response to

4   a customer's application for a loan account;

5   (b)   said financial institution granting a loan for a loan purchase from a

6   vendor in response to an application for a loan purchase;

7   (c)   said financial institution depositing/transferring payment for said

8   loan purchase; and

9   (d)   said financial institution depositing/transferring repayment of said

10   loan from said loan account from said money management

11   account.

1   39.   The single source money management system of claim 38, said

2 financial institution depositing/transferring payment for said loan purchase directly at

3 least one payment recipient selected from the group consisting of:

4   (a)   said vendor;

5   (b)   a single source money management system administrator;

6   (c)   an insurer;

7   (d)   a credit card processor; and

8   (e)   at least two payment recipients selected from the group consisting

9   of (a)-(d).

1   40.   The single source money management system of claim 38, said

2 financial institution depositing/transferring repayment further comprising:

3   (a)   said financial institution retaining a portion of said money from said

4   customer's at least one predictable payment system equal to a

5   portion of said loan in said money management account; and

6   (b)   said financial institution repaying at least a portion of said loan by

7   depositing/transferring money equal to said portion of said loan

8   from said money management account to said loan account.

1   41.   The single source money management system of claim 38 wherein

2 said financial institution may grant multiple loans in response to multiple applications for

3 loan purchases.

1   42.   The single source money management system of claim 37 further

2 including said financial institution establishing a loan account, loans taken on said loan

3 account being approved by said financial institution based at least in part on the

4 reliability factor provided by the use of said single source money management system.

1   43.   The single source money management system of claim 37 wherein

2   said reliability factor is at least one factor selected from a group consisting of:

3   (a)   security provided by direct deposit into the money management

4   account;

5   (b)   the customer's work history;

6   (c)   the security provided by automatic and timely payments;

7   (d)   the presence of insurance and/or deposit protection devices;

8   (e)   the reduction of the financial institution's transaction processing

9   costs providing a buffer for loan defaults;

10   (f)   the security of having the payment of loans prior to transfers to the

11   discretionary fund account; and

12   (g)   the customer's commitment to maintain direct deposit to the

13   financial institution until the loan is repaid in full.

1   44.   The single source money management system of claim 37, further

2   comprising a secure internet shopping system including at least one vendor web system

3   and a financial institution web system of said financial institution, each said at least one

4   vendor offering at least one good/service, said financial institution web system

5   permitting customer authorization of payment to a selected at least one vendor.

1   45.   A secure internet shopping system and network, comprising:

2   (a)   at least one financial institution having a financial institution web

3   system, said at least one financial institution linked to said network;

4   (b)   at least one vendor having a vendor web system linked to said

5   network, each said at least one vendor offering at least one

6   good/service on its vendor web system;

7   (b)   at least one customer having access to said secure internet

8   shopping system via said network, said at least one customer

9		selecting at least one good/service from a selected vendor web
10		system;
11	(c)	a single source money management system presenting a list of
12		accounts held at said at least one financial institution for said at
13		least one customer;
14	(d)	said at least one customer selecting an account from said list of
15		accounts from which to make payment for the selected at least one
16		good/service;
17	(e)	said at least one customer being transferred to said financial
18		institution web system; and
19	(f)	said at least one customer authorizing payment at said financial
20		institution web system to the vendor associated with the selected at
21		least one good/service.

1   46.   A single source money management system for administering

2 transactions between entities outside said system, said entities including at least one

3 customer, at least one financial institution, and at least one predictable payment source,

4 said system comprising:

5	(a)	monitoring money provided by said at least one predictable
6		payment source and held by said at least one financial institution;
7	(b)	administering at least one money management account established
8		at said at least one financial institution for each said at least one
9		customer;
10	(c)	administering at least one discretionary fund account established at
11		said at least one financial institution for each said at least one
12		customer,
13	(d)	directing said at least one financial institution to deposit/transfer a
14		customer predetermined dollar amount of said money for each said

15		at least one customer to an associated said at least one money
16		management account;
17	(e)	directing said at least one financial institution to deposit/transfer
18		money in excess of said customer predetermined dollar amount
19		from said money for each said at least one customer to an
20		associated said at least one discretionary fund account; and
21	(f)	controlling payments of bills from money withdrawn from said at
22		least one money management account.

1   47.   The single source money management system of claim 46, said
2   entities further including at least one vendor, said system further comprising:

3	(a)	administering at least one loan account established at said at least
4		one financial institution in response to an application for a loan
5		account from at least one said at least one customer; and
6	(b)	administering a transaction between said at least one vendor and
7		said at least one customer in which said at least one customer
8		makes a loan purchase from said at least one vendor by submitting
9		an application for a loan purchase to said at least one financial
10		institution.

1   48.   The single source money management system of claim 46, said
2   entities further including at least one vendor, said system further comprising:

3	(a)	providing a secure internet shopping system linked via a network to
4		a financial institution web system of said at least one financial
5		institution;
6	(b)	facilitating a transaction between said at least one customer and a
7		selected one of said at least one vendor, said transaction requiring
8		payment;
9	(c)	presenting a list of accounts to said at least one customer from
10		which to make payment, said list of accounts reflecting accounts

11   maintained at said at least one financial institution for said at least

12   one customer;

13   (d)   receiving a customer selection of a selected account from said list

14   of accounts;

15   (e)   facilitating payment to said selected one of said at least one vendor

16   from said customer selected account.

1   48.   A single source money management software program for
2 administering transactions between entities, said entities including at least one
3 customer, at least one financial institution, and at least one predictable payment source,
4 said software program comprising:

5   (a)   means for monitoring money provided by said at least one

6   predictable payment source and held by said at least one financial

7   institution;

8   (b)   means for administering at least one money management account

9   established at said at least one financial institution for each said at

10   least one customer;

11   (c)   means for administering at least one discretionary fund account

12   established at said at least one financial institution for each said at

13   least one customer,

14   (d)   means for directing said at least one financial institution to

15   deposit/transfer a customer predetermined dollar amount of said

16   money for each said at least one customer to an associated said at

17   least one money management account;

18   (e)   means for directing said at least one financial institution to

19   deposit/transfer money in excess of said customer predetermined

20   dollar amount from said money for each said at least one customer

21   to an associated said at least one discretionary fund account; and

22   (f)   means for controlling payments of bills from money withdrawn from

23   said at least one money management account.

1   49.   The software program of claim 48, said entities further including at

2   least one vendor, said system further comprising:

3   (a)   means for administering at least one loan account established at

4   said at least one financial institution in response to an application

5   for a loan account from at least one said at least one customer; and

6   (b)   means for administering a transaction between said at least one

7   vendor and said at least one customer in which said at least one

8   customer makes a loan purchase from said at least one vendor by

9   submitting an application for a loan purchase to said at least one

10   financial institution.

1   50.   The software program of claim 48, said entities further including at

2   least one vendor, said system further comprising:

3   (a)   means for providing a secure internet shopping system linked via a

4   network to a financial institution web system of said at least one

5   financial institution;

6   (b)   means for facilitating a transaction between said at least one

7   customer and a selected one of said at least one vendor, said

8   transaction requiring payment;

9   (c)   means for presenting a list of accounts to said at least one

10   customer from which to make payment, said list of accounts

11   reflecting accounts maintained at said at least one financial

12   institution for said at least one customer;

13   (d)   means for receiving a customer selection of a selected account

14   from said list of accounts;

15   (e)   means for facilitating payment to said selected one of said at least

16   one vendor from said customer selected account.